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The

✓
Mutual Life no. 5

Insurance Company

✦
of New-York.

—
F. S. WINSTON, President.

✦
Instructions to Medical Examiners.

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NEW-YORK:
HENRY ANSTICE & CO. STATIONERS, 23 NASSAU STREET.
1880.

INSTRUCTIONS TO THE MEDICAL EXAMINERS
OF THE
MUTUAL LIFE INSURANCE COMPANY
OF NEW-YORK.

THE Medical Directors of the Mutual Life Insurance Company of New-York present the following instructions to the Medical Examiners in regard to examinations of applicants for insurance.

The Medical Examiner's relation to the applicant is precisely opposite to that which he occupies in his ordinary professional capacity. In the latter instance, the patient lays bare his symptoms and infirmities, and even intensifies them; the applicant for life assurance, on the other hand, may desire to lessen their importance or conceal their existence.

The Medical Examiner is the guardian of the interests of the Company. He is expected to furnish the Company, in its appropriate blanks, a clear, explicit, and truthful

statement of the physical condition, occupation, and family history of the person proposed for insurance, and to revise the statements made in the application, with a view to demonstrate their correctness. For this reason *he receives a fee, whether the applicant be accepted or rejected.*

If, for *any* reason, the Examiner does not wish to present in the application any specific fact or facts, disclosed by the examination, it is expected that he will write a *confidential* letter to the Medical Directors at the Home Office, detailing such information. Such letters will be regarded as private, and will not be made public. In this way nothing of importance affecting the risk need be withheld from the Home Office.

If information as to the present or past condition of the applicant is deemed necessary, it is expected that the Examiner will procure it from the attending physician in a professional and private way, with the understanding that it will be treated as confidential by the Company. All such information should be paid for by the Examiner as a regular office fee, and the amount thus paid communicated in a private letter to the Medical Directors, who will refund at once.

Finally, he should be careful to give a clear statement of the circumstances appertaining to each case. If any disease or disorder has occurred, name it specifically, avoiding such phrases as "urinary trouble," "kidney difficulty," "throat disorder," "complication," etc., as these terms, conveying no precise information, produce an unfavorable impression as to the risk, and cause additional correspondence and delay.

EXAMINATION.

The series of questions to be asked the applicant by the Medical Examiner embraces three general subjects: 1st, the past history of the applicant; 2d, his present physical condition, and, 3d, his hereditary tendencies as shown by the conditions of health or ages at death of his near blood relatives. The questions are so arranged as to embrace symptoms of the more important diseases, and to throw such light as will direct the Examiner to obscure diseases. They are generally simple, and require no explanations, although a few suggestions will be made on the most important points.

The Examiner should notice whether the age given corresponds with the appearance, and when the applicant presents marks of premature decay, should so report. The Examiner is presumed to know and report any local telluric or atmospheric causes of disease which might make the residence unhealthy, and also whether there is anything in the occupation rendering life at all insecure. Persons not unfrequently change their residence and business for sanitary reasons; such reasons should be investigated, to ascertain whether the health may not have been impaired, or a feeble constitution indicated, by inability to work under ordinarily healthful circumstances.

If the applicant has ever applied or been examined for life insurance, and no policy issued, explanation of the reason for such non-issue of policy must be given.

Defects of vision and hearing may be of serious import,

either as of themselves impairing the risk, or as indicating disease of vital organs.

Diminution of weight is one of the earliest indications of consumption or other organic disease, and a rapid increase of weight is suspicious after the middle period of life. All such variations in weight must be explained by the Medical Examiner.

If the applicant is *over* the standard weight, state the particulars of his figure, whether it is caused by fat or by development of bone and muscles, and whether the party is of active or sedentary habits. If, on the contrary, the party applying for assurance be *under* the standard weight, it is important to know whether his tissues be firm or relaxed. In either case, state whether the over-weight or under-weight *is or is not* a family characteristic.

The history of an attack of hæmoptysis should always excite the suspicion of the Examiner. It should not be looked upon as accidental, unless distinctly coincident with some injury inflicted, or some violent physical effort made at the time. It is often stated that the bleeding has come from the gums or throat, but the presumption is always against this origin, and it must be proved to the satisfaction of the Examiner before the risk is approved.

Under no circumstances will a risk be considered until *ten* years have elapsed since the occurrence of an attack of hæmoptysis.

Dyspepsia is sometimes a prelude to consumption—or organic disease of the stomach or kidneys. Its nature should in all cases be inquired into and reported upon.

If there have been any symptoms of Bright's disease,

the urine should be chemically and microscopically examined. Symptoms of disease of the urinary organs, stricture, enlargement of prostate gland, stone, etc., should be carefully investigated. In this connection, also, inquire into the existence of *syphilis*.

After having gone over these various symptoms, a general question should be asked, embracing all such diseases as may have been omitted or may be known to the applicant by another name than those given in our form of application. Many diseases of importance have been omitted (as malarial and typhoid fevers) which may have left serious impressions on the constitution; on the contrary, some diseases, as small-pox, scarlatina, and so forth, when thoroughly recovered from, rather improve the risk by lessening the probability of their recurrence. Any injury, mutilation or deformity must be stated.

In stating the date of vaccination, if only one date is given, it will be understood to be the last successful vaccination.

The regular or occasional use of intoxicating liquors, tobacco or narcotics needs special investigation, as experience has proved that the habits of drinking, and the use of narcotic agents, have more influence in determining the probability of an individual attaining average longevity than any other factor in the problem of life insurance. The answer to the question concerning the habits of an applicant must be distinct and unequivocal, and show that the Examiner has carefully questioned the applicant upon these very important points. The amount of stimulant taken each day should be stated. If the

applicant has not always been temperate, we require that a sufficient period shall elapse, in order to test his reformation.

FAMILY RECORD.

The effect of hereditary predisposition is often carelessly reported, and the frequency with which parents, brothers and sisters die of "*old age*," "*exposure*," "*child-birth*," "*change of life*," "*don't know*," and similar doubtful causes of death, has made the Company desirous to get *specific* information upon these vital points through the assistance of their Medical Examiners, who must in all instances state the probable causes of death, unembarrassed by vague or unscientific terms.

In many cases the applicant may be ignorant of the diseases, and even of the exact ages of his near relatives. Let the Examiner state this, thus making the record as accurate as possible.

PERSONAL EXAMINATION.

This must always be made in private, and apart from the agent.

The Examiner should remark whether the person be erect, well-formed, and of a healthy aspect; whether the circumference of the chest marks the normal standard, and should give the degree of expansion between full

inspiration and forced expiration, taken under the inferior angles of the scapulæ, and over the nipples; also, whether the height of the person be in proper proportion to his weight.

The Medical Examiner should exercise great care in his exploration of the thorax. No examination can be satisfactory that is made through the clothing; *the chest must in all cases, therefore, be exposed, or, at the least, only covered by the under-garment.* The Examiner has to deal only with the *first* symptoms of thoracic disease; he must therefore be thorough in his examination, and should never recommend risks when he has any doubt as to the normal condition of the respiratory or circulatory organs.

The liability to phthisis is by no means confined to the earlier periods of life, and the same circumstances which indicate its probability in youth are to be carefully scrutinized in middle and later life.

It is better to rate the pulse, and note its qualities, before the exploration of the chest shall have excited the circulation; as this, however, depends upon temperament, or some adventitious cause, it is left to the Examiner to proceed as he thinks best.

The examination of the pulse should be made with the applicant in the sitting posture. It often happens that from exercise, taking food or stimulants, just previous to the examination, the pulse becomes too frequent, unsteady, or even intermittent. The use of tobacco, strong coffee, tea, or the loss of a night's rest, will often produce the same results. Always postpone such cases for subsequent examination, when, the cause being removed,

the circulation may be found normal. In case frequency alone be the objection, by prolonging the interview, and diverting the applicant's mind from the immediate subject in hand, the pulse will often become fuller, and its frequency decrease. The same remarks apply in case of a heart functionally excited, where the præcordia is so agitated, that the force of the impulse against the thoracic parietes may be mistaken for hypertrophy. The Examiner must allay the mental emotion before proceeding with the physical exploration.

In all cases of insurance for \$10,000 and over, a chemical and *microscopical* examination of the urine is required, for which the Company will pay an extra fee, not to exceed \$5.00.

If an examination for albumen or sugar only is made, this extra fee will not be allowed. The physical examination of the life proposed is inadequate without an examination for albumen and sugar, and it should be done in every case where it is practicable.

The urine to be examined should always be voided in the presence of the Examiner, or at the time of the examination.

In answering the final question, "In your judgment, is the person examined safely insurable?" the Examiner must keep before his mind all the points of the case. There may be elicited circumstances, of which not one singly would be sufficient to affect the risk, and yet which, taken together, indicate a tendency either to special forms of disease, or contra-indicate a prospect of longevity.

PREDISPOSITION TO DISEASE

we regard under two aspects for the purpose of life assurance.

First. Where the family history is such that from it alone the applicant may be considered to be predisposed to the disease of which his parents died—as, for instance, where the death of both was the result of consumption, or insanity, or so-called “scrofulous” diseases.

Second. When one parent and a number of brothers and sisters, or other relatives, have so died, conjoined with personal predisposition to the disease. In these cases we consider the liability to the taint so great that we decline to insure them.

There are cases, in which one parent has died of disease, the predisposition to which in the offspring is considered hereditary; yet the applicant, by reason of age, conformation, health and occupation, with an affinity to a healthy parent, is fairly entitled to a policy of assurance.

In many instances predisposition to disease may be acquired, from habits of life, occupation, exposure, accidents, unhealthy residence, previous attacks of disease, etc. It is the duty of the Medical Examiner to make a close examination of all the facts bearing upon such cases, and to state in the application, or in a private letter to the Medical Department, such modifying circumstances.

Observe, also, hereditary or acquired tendencies to other diseases, especially rheumatism, heart disease, gout, cancer, insanity, *syphilis*, and nervous diseases, as well as

the general family tendency to longevity, or death at early ages.

If the applicant has suffered from any recent severe attack of illness, postpone his acceptance until a satisfactory time shall have elapsed, without interruption to his health.



FEMALE RISKS.

If the applicant is a female, ascertain [as per blank furnished for the purpose] whether the functions of the reproductive system are normal. Although it is probably true that women at fifty years of age have a greater prospect of longevity than men at the same period, yet the experience of assurance companies is that they have not proved profitable risks. This has been accounted for by the difficulty of making thorough examinations, by the circumstance that most applications are made at a period of life when dangers arise from the diseases incident to pregnancy and parturition, and by the belief that the party in whose behalf the policy is issued often conceals knowledge of some weakness or disease tending to the depreciation of life.

In cases of pregnancy, postpone the application until a sufficient time has elapsed after delivery to indicate that the constitution of the party has not been affected thereby.

The limit of insurance on women's lives, during the menstrual period, is twenty-five hundred dollars, during which time an extra of one-half per cent. on the amount

insured is charged. After the "change of life," the extra is removed, and the limit of insurance extended to five thousand dollars.



CAUSES OF REJECTION.

First. Where both parents, or three or more members of the family, have died of phthisis.

Second. Where one parent has died of this disease, and it has appeared in the offspring, though in such cases, when the applicant is in perfect health, insurance may be granted on term rates.

Third. Where the party has been affected with any form of paralysis, apoplexy, scrofula, epilepsy, insanity, loss of sensation and voluntary motion, or symptoms denoting cerebral disturbance, two attacks of rheumatism, syphilis, or has not been successfully vaccinated.

Fourth. Intermittence and irregularity of the pulse or heart's action, valvular disease, hypertrophy or dilatation of the heart, aneurism and atheroma of the blood-vessels, habitual cough, difficulty of breathing, and asthma.

Fifth. If the pulse be persistently over eighty-five or under sixty, after repeated trials.

Sixth. Diseases of the digestive organs materially affecting the health of the applicant. psoas or lumbar abscess, coxalgia, open ulcers, frequent attacks of erysipelas, and colic.

Seventh. Gout, fistula, irreducible hernia, disease of the spine, and important tumors, marked deformities, etc.

Eighth. Disease of the kidneys, bladder, calculus, gravel, blindness, deafness, urethral stricture, and amputation at the shoulder-joint or above the knee.

Ninth. Cancer or other malignant disease, and where the effect of any previous illness is perceptible in a loss of vigor in the constitution.

Tenth. Policies will not be granted when there is a marked deviation from the tabulated or normal proportions of height to weight.

Eleventh. If any suspicion exists of the abuse or immoderate use of alcoholics, or the use of narcotics, the Company must have the benefit of the doubt, and the risk be declined.

Twelfth. The Company will not insure applicants engaged in the following occupations: bar-keepers, hotel proprietors who attend their own bars, saloon-keepers where liquor is sold, keepers of billiard parlors, or any individual who may be engaged in retailing of alcoholic drinks, or engaged personally in the manufacture of the same; also, miners, laborers, engineers and firemen, whether of stationary or moving engines; men in blast furnaces, powder, fire-works or nitro-glycerine manufactories; balloonists, ordinary seamen, men operating in steam mills or in the vicinity of circular saws, divers, or submarine workers of any kind.

Thirteenth. When from any cause the Medical Examiner has a well-founded doubt whether the applicant will reach his expectation of life, it is his duty to decline the risk.

TABLE OF THE EXPECTATION OF LIFE.

AGE.	EXP.	AGE.	EXP.	AGE.	EXP.	AGE.	EXP.
10	47.5	33	31.	56	16.	79	5.
11	46.7	34	30.3	57	15.4	80	4.7
12	46.	35	29.7	58	14.8	81	4.4
13	45.2	36	29.	59	14.2	82	4.1
14	44.5	37	28.3	60	13.6	83	3.9
15	43.7	38	27.6	61	13.	84	3.6
16	43.	39	27.	62	12.5	85	3.3
17	42.33	40	26.3	63	12.	86	3.1
18	41.6	41	25.6	64	11.4	87	2.8
19	40.8	42	24.9	65	10.9	88	2.5
20	40.1	43	24.3	66	10.4	89	2.3
21	39.4	44	23.6	67	9.9	90	2.1
22	38.7	45	23.	68	9.4	91	1.8
23	38.	46	22.3	69	9.	92	1.6
24	37.3	47	21.6	70	8.5	93	1.4
25	36.6	48	21.	71	8.1	94	1.2
26	35.9	49	20.3	72	7.6	95	1.1
27	35.2	50	19.7	73	7.2	96	1.
28	34.5	51	19.1	74	6.8	97	.92
29	33.8	52	18.4	75	6.4	98	.75
30	33.1	53	17.8	76	6.1	99	.50
31	32.4	54	17.2	77	5.7		
32	31.7	55	16.6	78	5.4		

TABLE OF THE PROPER PROPORTION OF THE HEIGHT OF INDIVIDUALS TO THEIR WEIGHT.

HEIGHT.		WEIGHT.	HEIGHT.		WEIGHT.
Ft.	In.	Lbs.	Ft.	In.	Lbs.
5	1, . . .	120	5	7, . . .	145
5	2, . . .	125	5	8, . . .	148
5	3, . . .	130	5	9, . . .	155
5	4, . . .	135	5	10, . . .	160
5	5, . . .	140	5	11, . . .	165
5	6, . . .	143	6	00, . . .	170

The above tables are given, not as requiring an absolute conformity to them, but to assist our Medical Examiners in the formation of a correct judgment.

RULES AND SUGGESTIONS.

First. The Company's *latest issue* of blank forms of application must be used, and every question fully answered.

Second. Applications should be free from alterations, interlineations, or erasures. When unavoidable, the same must be duly attested by the party entitled to make them, with date of such attestation.

Third. Particular attention should be paid to the signatures of applicants, especially with regard to writing out the full names, which must in all cases be duly witnessed.

Fourth. To minors, Child's Endowment form of Policy is preferred. If any other form is applied for, the guardian or trustee of the applicant must sign the application, and have the policy made in his or her favor.

Fifth. In giving the occupation of the person whose life is proposed for insurance, the actual business must be clearly specified. General designations, such as "Commercial traveler," "Merchant," "Capitalist," "Agent," will not be acceptable.

Sixth. All vouchers for medical charges must be sent with the accounts in which they are charged, and not be retained under any circumstances, and in all cases full and completed applications will be required as vouchers for such Medical Examiner's bill. In cases of re-examination or certificate of health, *the fee must be paid by the applicant, and not charged to the Company.*

Seventh. In paying for medical examinations, the fee, the amount of which is regulated at the Home Office, will be adhered to strictly.

Eighth. Applicants should be examined in the places where they reside. Examinations made elsewhere must be explained to the satisfaction of the Medical Department.

Ninth. Examiners will present and collect their bills from the Agent for the examination of all applicants at *the end of each month*, that they may be returned to this office, with the usual monthly account of the Agents.

Eleventh. Applications should be forwarded as soon after examination as practicable. Medical examinations, to be acceptable, must have been made within *thirty* days prior to receipt of the application at the Home Office.

Twelfth. The Company will hold the Medical Examiner responsible for the identification of the persons to whom he gives certificates of health, and he is requested to make no examination if not personally acquainted with the applicant for the same, or unless he has such introduction as will enable him to certify that he is the person insured by the policy for which the premium is in default.

Thirteenth. *Examination for certificates of health must be made with the same care as original applications for insurance*, and in no case must a certificate of health be given unless the applicant be a fit subject for additional insurance.



RULES GOVERNING PROOFS OF DEATH.

A. Specific information concerning *the habits of deceased*, in regard to the use of alcoholics and narcotics, must be furnished, and also the occupation fully stated.

B. When death is caused by diseases of the brain or

from insanity, give the full particulars as to the cause and duration of these diseases, and *information as to the habits of deceased.*

C. In cases of suicide, a certified copy of the evidence and verdict before the coroners is required; and in all cases of sudden death from unknown causes, the particulars and result of all investigations held must be sent to the Company.

D. Certificates of the disease causing death must be furnished by the attending *and* consulting physicians.

E. As the Company has physicians regularly appointed and in its confidence, in nearly every town in the country where its policy-holders reside, we should be pleased if they, without expense to the Company, will certify, when required, as to the character and standing of the physicians who sign "Attending Physician's Statement" in proofs of death.

F. Our policies are issued with certain covenants and agreements on the part of the assured, expressed and recognized in the application and in the policy, without which the Company could not safely enter into these contracts.

It is the duty, therefore, of all interested in the Company, to *notify its officers of every case where the policyholder may be violating the terms of his contract by vicious habits, or otherwise, in such a way as to tend to shorten his life*, and to use their efforts to prevent such premature claims.

By discharging this duty faithfully, many unjust claims and much expensive and troublesome litigation will be avoided.